

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MARGARET ANN DYKINS

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:14-10918 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 24, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/21/2014 and confirmed on 1/15/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		47,302.18
Less Refunds to Debtor	1,290.31	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>46,011.87</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	1,944.25	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>4,944.25</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC(*)	0.00	26,520.80	0.00	26,520.80
	Acct: 6643				
	NATIONSTAR MORTGAGE LLC(*)	6,050.85	6,050.85	0.00	6,050.85
	Acct: 6643				
	AARONS INC	0.00	0.00	0.00	0.00
	Acct: 7472				
					<b>32,571.65</b>

Priority					
	DANIEL P FOSTER ESQ**	3,000.00	3,000.00	0.00	0.00
	Acct:				
	MARGARET ANN DYKINS	0.00	0.00	0.00	0.00
	Acct:				
	MARGARET ANN DYKINS	1,290.31	1,290.31	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	0.00	0.00	0.00	0.00
	Acct:				
	TIMOTHY R DYKINS	0.00	0.00	0.00	0.00
	Acct: ?				
	GALAXY FCU/FKA JOY FCU(*)	0.00	8,045.17	0.00	8,045.17
	Acct: 221S				
					<b>8,045.17</b>

Unsecured					
	AMERICREDIT FINANCIAL SVCS INC DBA	5,321.96	74.49	0.00	74.49
	Acct: 4791				
	BANK OF AMERICA**	0.00	0.00	0.00	0.00
	Acct: XXX6886				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: XXX3223				
	CBJ CREDIT RECOVERY	0.00	0.00	0.00	0.00
	Acct: XXX5231				
	QUANTUM3 GROUP LLC AGNT - COMENI	50.00	0.70	0.00	0.70
	Acct: XXX9563				
	GALAXY FCU/FKA JOY FCU(*)	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXX221A				
	GALAXY FCU/FKA JOY FCU(*)	0.00	0.00	0.00	0.00
	Acct: XXX221X				
	GM FINANCIAL	0.00	0.00	0.00	0.00
	Acct: XXX4791				
	LVNV FUNDING LLC, ASSIGNEE	11,456.27	160.34	0.00	160.34
	Acct: XXX0680				
	AMERICAN INFOSOURCE LP AGENT FOF	320.19	4.48	0.00	4.48
	Acct: 0001				
	ECMC(*)	3,601.33	50.40	0.00	50.40
	Acct: 7472				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct: XXX3223				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: XXX0680				
	ECMC(*)	11,459.95	160.39	0.00	160.39
	Acct: 7472				
	US DEPARTMENT OF EDUCATION++	0.00	0.00	0.00	0.00
	Acct: XXX9009				
	US DEPARTMENT OF EDUCATION++	0.00	0.00	0.00	0.00
	Acct: XXX9004				
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES L	0.00	0.00	0.00	0.00
	Acct:				
					450.80

TOTAL PAID TO CREDITORS

41,067.62

TOTAL

CLAIMED 0.00

PRIORITY 6,050.85

SECURED 32,209.70

Date: 10/24/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MARGARET ANN DYKINS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-10918 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Margaret Ann Dykins  
DebtorCase No. 14-10918-TPA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: lmar  
Form ID: pdf900Page 1 of 2  
Total Noticed: 38

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db +Margaret Ann Dykins, 519 McCalmont Street, Franklin, PA 16323-2721  
cr +NATIONSTAR MORTGAGE LLC, Aldridge Pite LLP, 3575 Piedmont Road, N.E., Suite 500,  
Atlanta, GA 30305-1623

13909710 +Aaron Sales & Lease Own, Attn: Bankruptcy, 2800 Canton Road, Marietta, GA 30066-5471  
13927995 +Aaron's SALO Lockbox, P.O. Box 102746, Atlanta, GA 30368-2746  
13909711 +Aes / Keystone Best, 1200 North 7th Street, 4th Floor, Harrisburg, PA 17102-1419  
13909712 +Aurora Loan Services, Attn: Bankruptcy Dept., 10350 Park Meadows Drive,  
Littleton, CO 80124-6800

13909713 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, PO Box 982235, El Paso, TX 79998)

13909716 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank Sd, NA, Attn: Centralized Bankruptcy, PO Box 20507,  
Kansas City, MO 64195)

13909718 +Community Eye Care Specialists, 110 East Columbus Avenue, Corry, PA 16407-1340  
13979559 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
13909719 +Federal Loan Service, PO Box 69184, Harrisburg, PA 17106-9184  
13909724 +HSBC Bank, Attn: Bankruptcy, PO Box 5213, Carol Stream, IL 60197-5213  
13909725 +KML Law Group, PC, BNY Independence Center, 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541

13909728 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Drive,  
Lewisville, TX 75067)

13935425 +Nationstar Mortgage LCC, ATTN: Bankruptcy Department, PO BOX 630267,  
Irving, TX 75063-0116

13921549 +PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110  
13928798 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
13909729 +PHEAA / HCB, Aes / Ddb, PO Box 8183, Harrisburg, PA 17105-8183  
13909731 +Sears / Cbna, PO Box 6282, Sioux Falls, SD 57117-6282  
13909732 +US Department Of Education, 400 Maryland Avenue Southwest, Washington, D.C. 20202-0001  
13921550 +Venango County DRS, 1174 Elk Street, # 324, Franklin, PA 16323-1279

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: lalusher@galaxyfcu.com Oct 26 2019 03:27:25 Galaxy Federal Credit Union,  
Linda Lusher, 1313 LIBERTY AVENUE, Franklin, PA 16323-1528

13911724 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Oct 26 2019 03:25:54  
AmeriCredit Financial Services, Inc., P O Box 183853, Arlington, TX 76096

13918086 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Oct 26 2019 03:25:54  
AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
Arlington, TX 76096-3853

13951769 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 26 2019 03:34:20  
American InfoSource LP as agent for, Verizon, PO Box 248838,  
Oklahoma City, OK 73124-8838

13909714 +E-mail/PDF: AIS.coccard.ebn@americaninfosource.com Oct 26 2019 03:35:27 Capital One,  
Po Box 30253, Salt Lake City, UT 84130-0253

13909715 +E-mail/Text: matthartweg@cbjcredit.com Oct 26 2019 03:27:54 Cbj Credit Recovery,  
117 West 4th Street, Jamestown, NY 14701-5005

13909717 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 26 2019 03:26:05  
Comenity Bank / Victoria Secret, Po Box 182789, Columbus, OH 43218-2789

13909720 +E-mail/Text: ally@ebn.phinsolutions.com Oct 26 2019 03:25:36 G M A C, PO Box 380901,  
Bloomington, MN 55438-0901

13909721 E-mail/Text: lalusher@galaxyfcu.com Oct 26 2019 03:27:25 Galaxy Federal Credit Union,  
300 3rd Street, Franklin, PA 16323

13909722 +E-mail/PDF: gecsed@recoverycorp.com Oct 26 2019 03:35:19 GE Capital Retail Bank / Old Navy,  
Attention: GEMB, PO Box 103104, Roswell, GA 30076-9104

13909723 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Oct 26 2019 03:25:54 Gm Financial,  
Po Box 181145, Arlington, TX 76096-1145

13979367 E-mail/PDF: resurgentbknofications@resurgent.com Oct 26 2019 03:34:16  
LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota),,  
N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13909726 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 26 2019 03:33:08 Lvnv Funding Llc,  
Po Box 10497, Greenville, SC 29603-0497

13909727 +E-mail/Text: bankruptcydpt@mcmeq.com Oct 26 2019 03:26:44 Midland Funding LLC,  
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

13909730 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 26 2019 03:34:08  
Portfolio Recovery Associates, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541

13927992 E-mail/Text: bnc-quantum@quantum3group.com Oct 26 2019 03:26:18  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

13909733 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Oct 26 2019 03:25:25  
Verizon Pennsylvania, Attn: Bankruptcy, 3900 Washington Street, Floor 1,  
Wilmington, DE 19802-2126

TOTAL: 17

District/off: 0315-1

User: lmar  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Oct 25, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Nationstar Mortgage LLC  
cr Nationstar Mortgage LLC D/B/A MR. Cooper  
13911725 Filed claim #2 imported confirmation to Tools  
cr\* +Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853  
cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

TOTALS: 3, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor NATIONSTAR MORTGAGE LLC andygornall@latouflawfirm.com  
Daniel P. Foster on behalf of Debtor Margaret Ann Dykins dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
James M. Greenfield on behalf of Creditor Galaxy Federal Credit Union  
greenfieldlaw@dalewoodardgent.com  
Karina Velter on behalf of Creditor Nationstar Mortgage LLC amps@manleydeas.com  
Karina Velter on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com  
Thomas Song on behalf of Creditor Nationstar Mortgage LLC D/B/A MR. Cooper pawb@fedphe.com  
TOTAL: 9